

U.S. PATENT DOCUMENTS

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NON-PATENT LITERATURE DOCUMENTS

EXAMINER INITIAL	CITE NO.	
	1	International Search Report and Written Opinion of the International Searching Authority, PCT/US05/26067, 05/23/2007
	2	International Search Report and Written Opinion of the International Searching Authority, PCT/US05/26101, 05/13/2008
	3	KOROTKAYA, "Biometric Person Authentication: Odor", Department of Information Technology, Laboratory of Applied Mathematics, Lappeenranta University of Technology, 18 pages
	4	KRAKOW, "Credit on Your Key Ring, Buy Gas at Mobil, Exxon and Soon Burgers at McDonald's", MSNBC, http://www.msnbc.msn.com/id/3072638 , 02/17/2004, 4 pages
	5	KULKARNI, et al., "Biometrics: Speaker Verification" http://biometrics.cse.msu.edu/speaker.html , 03/08/2004, 5 pages
	6	KUNTZ, MARY, "Credit Cards as Good as Gold", Forbes, 11/04/1985
	7	LAHEY, LIAM, "Microsoft Bolsters Rebate Structure", Computer Dealer News, 02/08/2002
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	9	LUETTIN, "Visual Speech and Speaker Recognition", http://herens.idiap.ch/~luettin/luettin-thesis.bib.abs.html , 06/30/2000, 1 page
	10	MARTIN, ZACK, One-Time Numbers Stop Web Hackers From Pilfering Data, Card Marketing, Thomson Financial, www.cardforum.com/html/cardmark/jan01_c3.htm , 01/2001
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	16	ROHDE, "Microsoft, IBM and Phillips Test RFID Technology", IDG New Service, http://www.computerweekly.com/Article127889.htm , 02/09/2004, 3 pages
	17	ROSS et al., "Biometrics: Hand Geometry", http://biometrics.cse.msu.msu.edu/hand_geometry.html , 02/26/2004, 2 pages
	18	SCHMUCKLER, ERIC, "Playing Your Cards Right", Forbes, 12/28/1987
	19	Sony, Philips to Test RFID Platform, RFID Journal, 05/08/2003, 2 pages
	20	WILSON, "Putting Their Finger on It", http://sanfrancisco.bizjournals.com/sanfrancisco/stories/2003/10/20/story6.html?t=printable , 02/09/2004, 2 pages
	21	"Core One Credit Union- Discover the Advantage", http://coreone.org/2visa.html , Copyright 2001, (Last Visited 10/09/2002)
	22	"The Bank Credit Card Business", American Bankers Association, 1996, all pages

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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Sheet 2 of 2